

THE UNIVERSITY OF CHICAGO

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said financial institution server sending said
asset information to said unified asset management server;
said unified asset management server updating a
portfolio based on said asset information received; and
5 said unified asset management server sending an
updated portfolio to a client computer.

3. A method for the unified management of a plurality
of assets using a computer network, comprising the steps of:

10 a client computer making a request to a financial
institution server to perform authentication;

said financial institution server providing
authentication;

15 said client computer making a request to said
financial institution server to execute a prescribed
transaction;

said financial institution server notifying said
client computer of the results of the execution of said
transaction;

20 said client computer making a request to said
unified asset management server to update a portfolio;

said unified asset management server making a
request to said financial institution server to perform
authentication;

25 said financial institution server providing
authentication when the request for said authentication by
said unified asset management server is made within a
prescribed time from the execution of said transaction;

30 said unified asset management server making a
request to said financial institution server to send said
asset information;

said financial institution server sending said
asset information to said unified asset management server;

said unified asset management server updating a portfolio based on said asset information received; and
said unified asset management server sending an updated portfolio to said client computer.

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4. A method for the unified management of a plurality of assets using a computer network, comprising the steps of:
a unified asset management server being started up automatically by a timer;

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said unified asset management server making a request to said financial institution server to perform authentication;

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said financial institution server providing authentication when the request for said authentication by said unified asset management server was made within a predetermined time period;

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said unified asset management server making a request to said financial institution server to send said asset information;

said financial institution server sending said asset information to said unified asset management server;
said unified asset management server updating a portfolio based on the received said asset information; and
said unified asset management server sending an updated portfolio to said client computer.

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5. The method for the unified management of a plurality of assets using a computer network according to ~~any of claims 1 through 4~~, further comprising the step of sending said updated portfolio to an adviser server in order to receive advice.

Claim 1

6. A unified asset management system comprising:

a portfolio database for storing portfolio information related to total assets in said plurality of financial institutions;

a clock/calendar apparatus;

5 a unified asset management server for receiving asset information from said plurality of financial institutions and storing same respectively in said plurality of asset databases, and, in addition, for preparing said portfolio based on said plurality of asset databases and
10 storing same in said portfolio database;

an authentication database for performing user authentication;

an asset management database for managing a user's assets;

15 a transaction management database for storing transaction information related to a user's assets;

a second clock/calendar apparatus; and

a financial institution server connected to said authentication database, said asset management database, and
20 said transaction management database,

wherein said unified asset management server receives a signal from said clock/calendar apparatus, and makes a request to said financial institution server to send asset information, and said financial institution server
25 receives a signal from said second clock/calendar apparatus and based on this signal makes a determination as to whether or not the request from said unified asset management server was made within a predetermined period of time, and, in addition, sends said asset information on the basis of the
30 results of this determination.